

## Now is a Good Time to “Get Smart” About Insurance

Many people pay little or no attention to their insurance coverage. Understandably, insurance may not be a fascinating subject for most people. However, inadequate or no coverage when you need it can turn “boring” insurance into your worst nightmare. The more information you have about insurance the less worrisome, confusing and “boring” insurance will be.

The New Hampshire Insurance Department offers information about insurance and other consumer services to the public free of charge. For example, if you need information about insurance coverage regarding a medical expense, auto accident, life insurance policy, disability claim, annuities, adequacy of homeowner’s coverage and many, many other insurance subjects, we may be able to help.



Not only do we publish and distribute a number of brochures on a wide variety of insurance topics, we have informed and experienced Consumer Services Officers available to answer your insurance questions through our toll free consumer number (1-800-852-3416). Give us a call and we can have materials in the mail to you within one business day, or you can speak to a Consumer Services Officer to get your insurance questions answered.

Here are some quick and easy tips when you’re looking to purchase insurance.

**1: Always shop around.** Even when insurance markets are tight, never buy based on the first price you’re quoted.

**2: Make sure the agent and company you’re buying from are licensed to sell insurance in New Hampshire.** Call the Department’s toll free number if you have any questions. Beware of high-pressure sales tactics. Don’t be afraid to say no or to say you want to shop around before buying, even if the salesperson tells you the offer won’t last, or is only good for a limited time. This might be a sales tactic designed to make you feel compelled to buy before you can comparison shop.

**3: Check the declarations page** on the policy to make sure it contains the same coverage you thought you were buying. The declarations page contains a summary of what the policy will cover and the dollar amount of the coverage. Don’t wait until you have to file a claim to find out you didn’t buy the coverage you thought you bought.

To test your knowledge about insurance. Click on the link to take a fun and informative quiz. [NAIC Get Smart Quiz](#)

**Remember,** the more you understand about insurance the better protected you’ll be. And don’t forget to call on the New Hampshire Insurance Department to keep yourself informed.